O I P E JC88
MAR 2 9 2004
PATENT & TRADEMARK OFFICE

FIG. 1

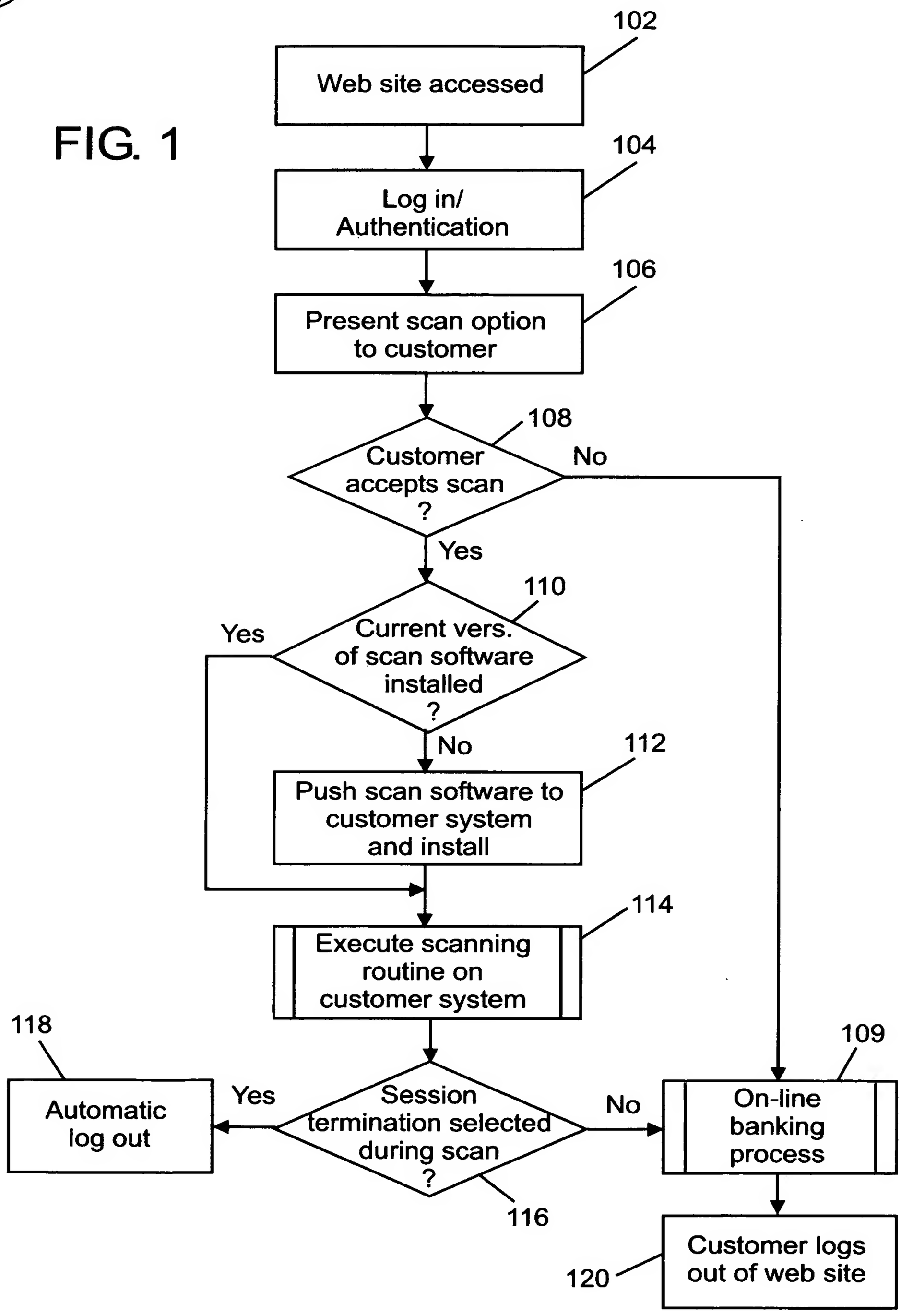


FIG. 2

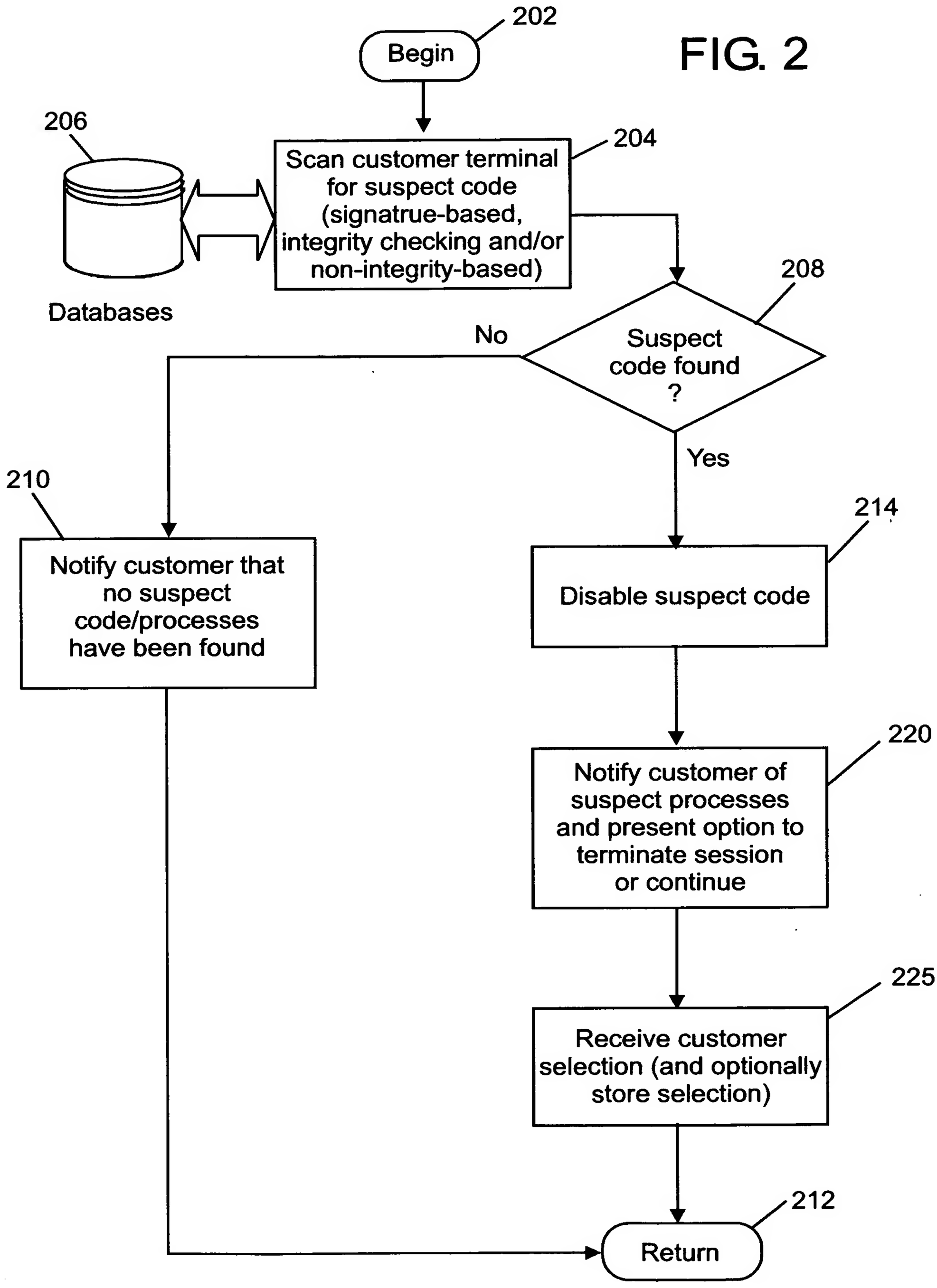
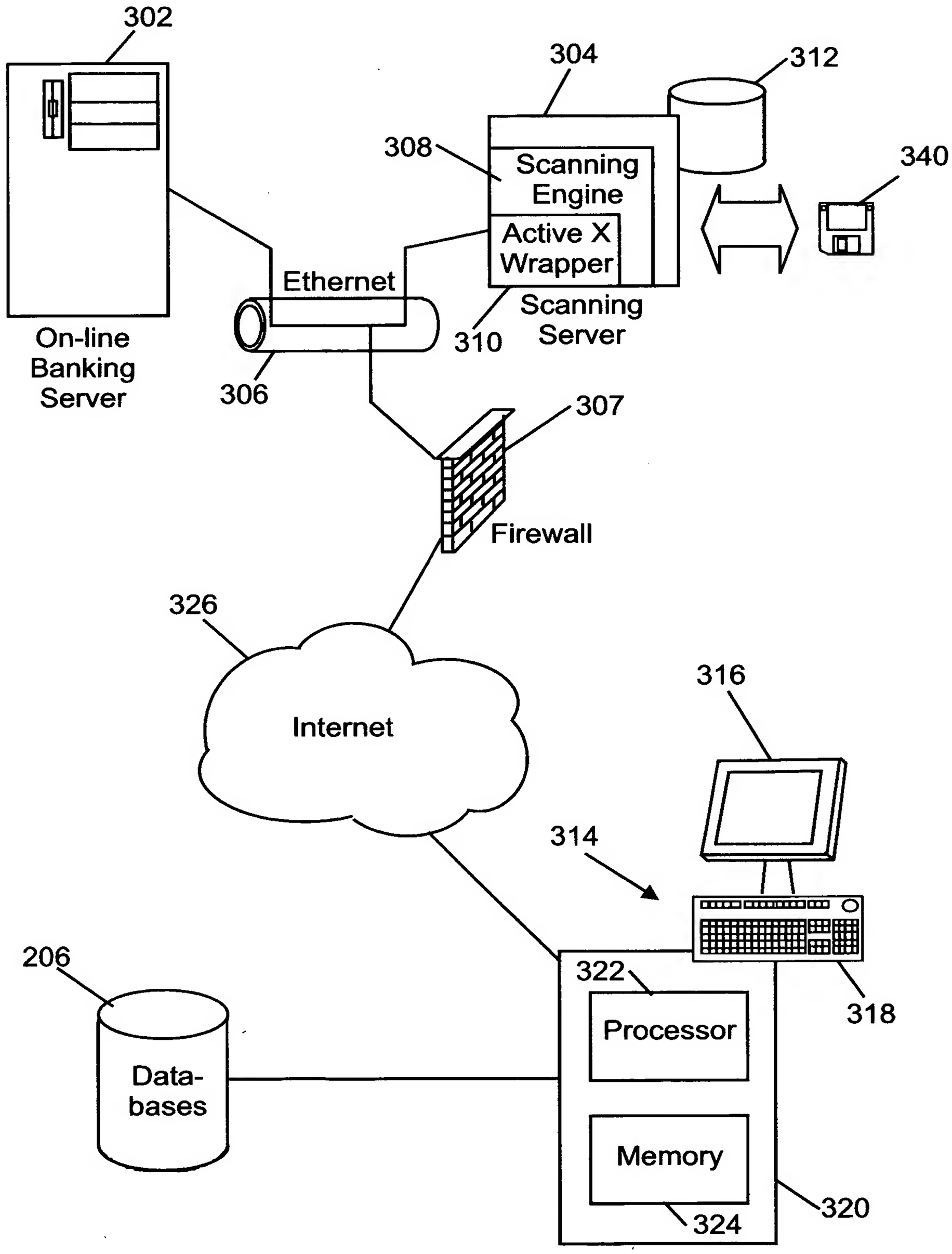

202
Begin
206
Databases
204
Scan customer terminal for suspect code (signatrue-based, integrity checking and/or non-integrity-based)
208
Suspect code found ?
No
Yes
210
Notify customer that no suspect code/processes have been found
214
Disable suspect code
220
Notify customer of suspect processes and present option to terminate session or continue
225
Receive customer selection (and optionally store selection)
212
Return

FIG. 3


302
304
312
308
Scanning Engine
Active X Wrapper
340
Ethernet
On-line Banking Server
306
310
Scanning Server
307
Firewall
326
Internet
316
314
206
322
Processor
318
Data-bases
Memory
320
324

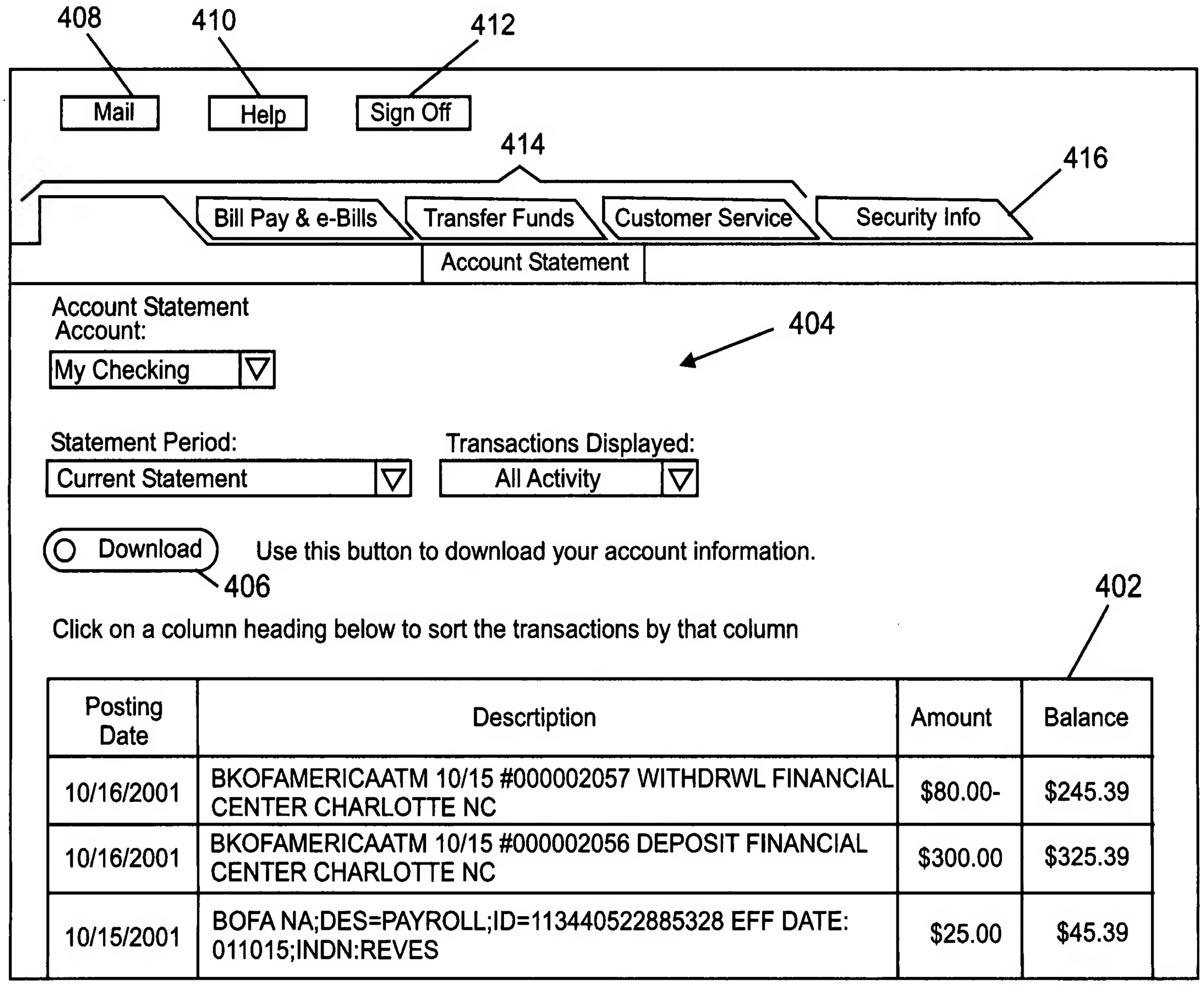

408
410
412
400
Mail
Help
Sign Off
414
416
Bill Pay & e-Bills
Transfer Funds
Customer Service
Security Info
Account Statement
Account Statement
Account:
My Checking
404
Statement Period:
Current Statement
Transactions Displayed:
All Activity
Download
Use this button to download your account information.
406
402
Click on a column heading below to sort the transactions by that column
Posting Date
Descrtiption
Amount
Balance
10/16/2001
BKOFAMERICAATM 10/15 #000002057 WITHDRWL FINANCIAL CENTER CHARLOTTE NC
$80.00-
$245.39
10/16/2001
BKOFAMERICAATM 10/15 #000002056 DEPOSIT FINANCIAL CENTER CHARLOTTE NC
$300.00
$325.39
10/15/2001
BOFA NA;DES=PAYROLL;ID=113440522885328 EFF DATE: 011015;INDN:REVES
$25.00
$45.39

FIG. 4